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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/693,568	10/20/2000	Karun Philip	12023-003001	7790
26161	7590	01/10/2006	EXAMINER	
FISH & RICHARDSON PC P.O. BOX 1022 MINNEAPOLIS, MN 55440-1022			SUBRAMANIAN, NARAYANSWAMY	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 01/10/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

DETAILED ACTION

1. This office action is in response to applicants' communications filed on June 13, 2005 and October 26, 2005. Claims 1-24 are currently pending in the application. Amendments to claims 1, 8, 11 and 17 have been entered. Claims 1-24 are subject to Election/restrictions as discussed below.

Election/Restrictions

2. Restriction to one of the following inventions is required under 35 U.S.C. 121:

I. Claims 1-7, drawn to a system for managing financial assets comprising: a computer system to receive information regarding financial assets; a storage system coupled to the computer system, the mass storage system storing the information, and a computer program to execute on the computer system, comprising computer instructions to cause the computer system to: segregate the financial assets into a first category and a second category according to a first set of abstraction rules that define a hierarchy of the first and second categories of financial assets; and segregate the financial assets contained within a first one of each of the first and second categories into asset classes according to a second set of abstraction rules that define a hierarchy of the asset classes, classified in class 705, subclass 36R.

II. Claims 8-16, drawn to a computer-based method of managing financial assets comprising: providing a pool of financial assets stored electronically on a computer; abstracting information regarding a subgroup of the financial assets within the pool according to at least a first abstraction rule stored electronically on a computer, the first abstraction rule defining the subgroup according to user-defined specifications for purchasing financial assets; summarizing using a computer the information provided by operation of the first abstraction rule; providing

information electronically regarding individual financial assets within the subgroup of the pool according to at least a second abstraction rule stored electronically on a computer, the second abstraction rule defining at least one of the individual financial assets according to user-defined specifications for purchasing financial assets, classified in class 705, subclass 36R.

III. Claims 17-24, drawn to a computer program product, stored on a computer readable medium, for managing accounts receivable, the program comprising instructions for causing a computer to: receive and store information related to financial assets; define a pool of financial assets in accordance with at least a first abstraction rule that defines a hierarchy of nodes, with at least some of the nodes corresponding to financial assets in the pool of financial assets; abstract information regarding a subgroup of the financial assets within the pool according to at least a second abstraction rule, second abstraction rule defining the subgroup according to user-defined specifications for purchasing financial assets; summarize the information provide by operation of the first abstraction rule; provide information regarding financial assets within the subgroup of the pool according to at least a third abstraction rule stored electronically on a computer, the third abstraction rule defining at least one of the individual financial assets according to user-defined specifications for purchasing financial assets, classified in class 705, subclass 36R.

The inventions are distinct, each from the other because of the following reasons:

3. Inventions I and II are related as sub combinations disclosed as usable together in a single combination. The sub combinations are distinct from each other if they are shown to be separately usable. In the instant case, invention I relates to a system for managing financial assets, whereas invention II relates to a computer-based method of managing financial assets. It

is evident from the steps of the two inventions that the inventions are different in scope and utility. See MPEP § 806.05(d). Because these inventions are distinct for the reasons given above and the search required for Group I is not required for Group II, restriction for examination purposes as indicated is proper, even though they are classified in the same class and subclass.

Inventions I and III are related as sub combinations disclosed as usable together in a single combination. The sub combinations are distinct from each other if they are shown to be separately usable. In the instant case, invention I relates to a system for managing financial assets, whereas invention III relates to a computer program product, stored on a computer readable medium, for managing accounts receivable. It is evident from the steps of the two inventions that the inventions are different in scope and utility. See MPEP § 806.05(d). Because these inventions are distinct for the reasons given above and the search required for Group I is not required for Group III, restriction for examination purposes as indicated is proper, even though they are classified in the same class and subclass.


Inventions III and II are related as sub combinations disclosed as usable together in a single combination. The sub combinations are distinct from each other if they are shown to be separately usable. In the instant case, invention III relates to a a computer program product, stored on a computer readable medium, for managing accounts receivable, whereas invention II relates to a computer-based method of managing financial assets. It is evident from the steps of the two inventions that the inventions are different in scope and utility. See MPEP § 806.05(d). Because these inventions are distinct for the reasons given above and the search required for Group III is not required for Group II, restriction for examination purposes as indicated is proper, even though they are classified in the same class and subclass.

Art Unit: 3624

4. Applicant is advised that reply to this requirement to be complete must include an election of the invention to be examined even though the requirement be traversed (37 CFR 1.143).

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (571) 272-6751. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached at (571) 272-6747. The fax number for Formal or Official faxes and Draft to the Patent Office is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PMR or Public PAIR. Status information for unpublished applications is available through Private PMR only. For more information about the PMR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


Dr. N. Subramanian
January 5, 2006